

In re:  
Wai Kwan Lo Phung  
Debtor

Case No. 24-12043-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 18, 2024

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:

Recip ID	Recipient Name and Address
db	+ Wai Kwan Lo Phung, 2531 Valley View Road, Bensalem, PA 19020-2262
14897705	Aqua Pennsylvania, Inc., 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
14897706	+ Bucks County Tax Claim Bureau, Court House, 55 E. Court Street, Doylestown, PA 18901-4331
14897707	Bucks County Water & Sewer Authority, PO Box 8457, Philadelphia, PA 19101
14900348	+ Bucks County Water and Sewer Authority, 1275 Almshouse Road, Warrington 18976-1209
14897722	+ Terminix/servicemaster, 150 Peabody Place, Memphis, TN 38103-3700

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jul 18 2024 23:59:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	Email/Text: Info@ReadingCh13.com	Jul 19 2024 00:00:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 19 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jul 19 2024 00:00:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14902366	Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2024 00:20:46	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14902365	Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2024 00:21:10	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14897708	+ EDI: CAPITALONE.COM	Jul 19 2024 03:55:00	Cap1/wmt, Po Box 30281, Salt Lake City, UT 84130-0281
14897709	+ EDI: CAPITALONE.COM	Jul 19 2024 03:55:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14897710	+ EDI: CAPITALONE.COM	Jul 19 2024 03:55:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14897711	+ EDI: WFNNB.COM	Jul 19 2024 03:55:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789

District/off: 0313-2

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Page 2 of 3

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14897712	+ EDI: WFNNB.COM	Jul 19 2024 03:55:00	Comenitycb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
14897713	+ EDI: WFNNB.COM	Jul 19 2024 03:55:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14897714	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 19 2024 00:20:58	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14897717	EDI: CITICORP	Jul 19 2024 03:55:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
14897715	+ EDI: HFC.COM	Jul 19 2024 03:55:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
14897716	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 18 2024 23:59:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14902364	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2024 00:05:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14897718	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 19 2024 00:00:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14897719	+ Email/Text: cedwards@ncsplus.com	Jul 19 2024 00:00:00	Ntl Crdt Sys, 117 E 24th St, New York, NY 10010-2937
14897720	+ EDI: SYNC	Jul 19 2024 03:55:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14897721	+ EDI: WTRRN BANK.COM	Jul 19 2024 03:55:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14897723	+ EDI: CITICORP	Jul 19 2024 03:55:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON

on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Indenture Trustee for Newcastle Mortgage Securities Trust 2007-1 bkgroup@kmlawgroup.com

PAUL H. YOUNG

District/off: 0313-2

User: admin

Page 3 of 3

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on behalf of Debtor Wai Kwan Lo Phung support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	<u>Wai Kwan Lo Phung</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-12043-amc		
	Social Security number or ITIN: xxx-xx-2628 EIN: -- --		
	Social Security number or ITIN: ---- EIN: -- --		
	Date case filed for chapter: 13 6/14/24		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Wai Kwan Lo Phung	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2531 Valley View Road Bensalem, PA 19020	
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 7/18/24

**For more information, see page 2**

Debtor **Wai Kwan Lo Phung**

Case number **24-12043-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 23, 2024 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</b>  For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 10/22/24</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 8/23/24</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 12/11/24</b></td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 10/22/24</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 8/23/24</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 12/11/24</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1412.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/2/24 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>															
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															